

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RYAN E WILLIAMS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-10820 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 24, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/30/2016 and confirmed on 10/25/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		52,240.74
Less Refunds to Debtor	669.82	
TOTAL AMOUNT OF PLAN FUND		51,570.92

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,464.12	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,964.12

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 3793	0.00	40,674.88	0.00	40,674.88
	PNC BANK NA Acct: 3793	946.49	946.49	0.00	946.49
					41,621.37

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	RYAN E WILLIAMS Acct:	0.00	0.00	0.00	0.00
	RYAN E WILLIAMS Acct:	669.82	669.82	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,500.00	3,500.00	0.00	0.00

*** N O N E ***

Unsecured					
	EDFINANCIAL SERVICES O/B/O US DEPT Acct: 6827	1,914.42	191.44	0.00	191.44
	ED FINANCIAL Acct: 4649	0.00	0.00	0.00	0.00
	ED FINANCIAL Acct: 4449	0.00	0.00	0.00	0.00
	PA STATE EMPLOYEES CU/PSECU Acct: 6827	17,369.68	1,736.97	0.00	1,736.97
	PA STATE EMPLOYEES CU/PSECU Acct: 6827	7,716.55	771.66	0.00	771.66
	MIDLAND FUNDING LLC Acct: 4655	2,264.25	226.43	0.00	226.43
	CAPITAL ONE BANK (USA) NA CABELAS C Acct: 5468	10,589.25	1,058.93	0.00	1,058.93
	SYNCHRONY BANK++ Acct: XXXXXPRAE	0.00	0.00	0.00	0.00
	DAVID NEEREN ESQ++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	AMS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
Acct:					
					3,985.43

TOTAL PAID TO CREDITORS

45,606.80

TOTAL CLAIMED

PRIORITY 0.00

SECURED 946.49

UNSECURED 39,854.15

Date: 11/24/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:
RYAN E WILLIAMS

Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-10820 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ryan E. Williams
Debtor(s)

Case No. 16-10820-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 25, 2020

User: lmar
Form ID: pdf900

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db	+ Ryan E. Williams, 28 McGrath Lane, Transfer, PA 16154-2526
14281474	+ Belden Jewelers / Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14281475	+ EdFinancial Services, Llc, 298 North Seven Oaks Drive, Knoxville, TN 37922-2369
14305497	+ Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14281476	+ First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14352846	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14281478	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Mortgage, Po Box 8703, Dayton, OH 45401

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 26 2020 03:35:57	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: rmscedi@recoverycorp.com	Nov 26 2020 03:33:42	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14281472	+ Email/Text: ally@ebn.phinsolutions.com	Nov 26 2020 03:28:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
15032960	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 26 2020 03:36:03	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14348357	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 26 2020 03:43:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14281477	+ Email/Text: bankruptcyntices@psecu.com	Nov 26 2020 03:44:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14352846	Email/Text: Bankruptcy.Notices@pnc.com	Nov 26 2020 03:28:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14281478	Email/Text: Bankruptcy.Notices@pnc.com	Nov 26 2020 03:28:00	PNC Mortgage, Po Box 8703, Dayton, OH 45401
14285721	Email/PDF: rmscedi@recoverycorp.com	Nov 26 2020 03:37:07	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14281479	+ Email/PDF: gecscdi@recoverycorp.com	Nov 26 2020 03:36:55	Synchrony Bank / JCPennys, Po Box 965064, Orlando, FL 32896-5064
14342254	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:33:52	WORLD'S FOREMOST BANK, CABELA'S

District/off: 0315-1

User: lmar

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Date Rcvd: Nov 25, 2020

Form ID: pdf900

Total Noticed: 17

CLUB VISA, PO BOX 82609, LINCOLN, NE
68501-2609

14281480 + Email/PDF: AIS.cocard.ebn@americaninfosource.com

Nov 26 2020 03:35:36

World's Foremost Bank, Na, 4800 Nw 1st Street,
Suite 300, Lincoln, NE 68521-4463

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14281473	##+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Ryan E. Williams dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
David Neeren	on behalf of Creditor PNC Bank National Association dneeren@rasnj.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5